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Department of
Veterans Affairs

Service-Disabled Veterans Insurance RH Information and Premium Rates

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GENERAL

This pamphlet contains premium rates and descriptions of the various plans of insurance issued under the Service-Disabled Veterans Insurance Program. This is a special type of National Service Life Insurance, generally referred to as "RH" insurance, which is available only to veterans with service-connected disabilities. Policies for this insurance are issued with the letters "RH" in front of the policy number.

Any veteran released from active service on or after April 25, 1951, under other than dishonorable conditions, is eligible to apply for this insurance. Good health, except for the service-connected disability, is a requirement. You may qualify for this coverage at regular premium rates even if you have been rejected for insurance by a commercial company or were offered a policy at high premiums because of a service-connected disability.

Written application for this insurance and payment of the premium must be made within 1 year from the date of notice granting service connection for any disability based on a rating made subsequent to discharge.

This insurance is issued in amounts from $1,000 to $10,000 in multiples of $500. However, you may not buy any amount which, added to any VA administered Government life insurance you now have, would be more than $10,000. For this purpose, Servicemen's Group Life Insurance or Veterans Group Life Insurance is not considered to be VA administered Government life insurance. In other words, even though you are covered under either Servicemen's or Veterans Group Life Insurance, this does not deny you the right to buy RH insurance.

You may apply for the 5-year level term plan or any of the permanent plans described in this pamphlet, except that if you are totally disabled from any condition you are not eligible for any of the endowment plans.

A total disability income provision cannot be added to an RH policy. However, the policy does provide for the waiver of payment of premiums if you become totally disabled from any condition before your 65th birthday and remain totally disabled for 6 or more consecutive months.

This means that when your right to waiver is established, you will not have to pay premiums as long as you remain totally disabled.

RH insurance is nonparticipating which means that no dividends are payable.

Before you decide to apply for this coverage, we encourage you to be a smart shopper and compare our premium rates to a few other insurance companies. After all, life insurance is an important decision and we want you to get the best deal possible for your money. If your disability is not too serious, a commercial company may be able to offer you a better deal. Compare their premium rates to the Government life insurance rates in this pamphlet.

When considering the cost of this coverage, remember that if you become totally disabled and unable to work for 6 or more months, you do not have to pay premiums on your Government life insurance policy. This benefit is included at no extra cost. Most commercial life insurance companies charge an additional premium for this benefit.

PLANS OF INSURANCE

Five-Year Level Premium Term. You pay premiums on this insurance at the same rate for 5 years. At the end of each 5–year period, if the insurance is in force, it will be automatically renewed for another 5 years with a higher premium rate for your age at your nearest birthday. Unlike permanent plan policies, term insurance has no guaranteed values which means that term policies have no cash, loan, paid–up or extended insurance values. Term insurance may be converted upon application and payment of the first premium without a medical examination, to any of the permanent plans described below. *NOTE: If you are totally disabled, you may not be issued insurance on any of the endowment plans.*

Modified Life. This low-cost type of permanent insurance avoids the large premium increases required by the renewal of term insurance each 5 years at the older ages. There two plans of this insurance– Modified Life at Age 65 and Modified Life at Age 70.

Modified Life At Age 65. This plan is issued through insurance age 60. It provides a level premium that is lower than that for Ordinary Life. The initial face amount is decreased by one-half at your 65th birthday but the premium remains the same. However, you will have the option of continuing the full amount of coverage by replacing the decreased amount with an Ordinary Life policy.

An additional monthly premium of $6.58 per $1,000 of insurance must be paid for the Ordinary Life insurance, but no medical examination is required. This insurance must be purchased just before your 65th birthday. If the premiums are waived on your Modified Life policy at your 65th birthday because of total disability the replacement Ordinary Life is issued automatically and the premium is also waived.

Modified Life At Age 70. This plan is the same as Modified Life at Age 65 except that it may be purchased through age 69. The initial face value decreases by one-half at your 70th birthday but the premium remains the same. However, you may replace the decreased amount with Ordinary Life Insurance, but this must be done just before your 70th birthday. An additional monthly premium of $8.64 per $1,000 of insurance must be paid for the Ordinary Life Insurance. If total disability occurs before age 65 and a waiver of premium is in effect on your 70th birthday, the Ordinary Life insurance is issued automatically, and the premium is also waived.

Ordinary Life. This plan provides insurance protection by the payment of a fixed premium throughout your lifetime. It requires the lowest premium payment of any of the permanent plans except the Modified Life plan. You pay premiums on this plan at the same rate as long as you live.

30-Payment Life. You pay premiums on the 30-payment Life at the same rate for only 30 years and you are insured for the rest of your life.

20-Payment Life. This is similar to the 30-Payment Life, except that you pay premiums for only 20 years and are insured for life. The premium is higher than for the Modified Life, Ordinary Life or 30-Payment Life.
NOTE: On 20- and 30-Payment Life policies, after all premiums have been paid, the policies have substantial guaranteed values (less than the policy amount) which continue to increase each year even though the policy is paid up.

20-Year Endowment. You pay premiums on this plan for 20 years. At the end of this period, you will receive the full amount of the policy, less any indebtedness. The endowment plan not only provides for full payment to you if you are living at the end of the endowment period, but provides payment of that amount to your beneficiary if you should die at any time during the 20-year period.

Endowment At Age 60. You pay premiums on this policy through the endowment period. The endowment period is the number of full policy years which, when added to your age at the effective date of the policy, equals 60. At the end of this period, you will receive the full amount of the policy, less any indebtedness. Should you die before the end of the endowment period the full amount will be paid to your beneficiary.

Endowment At Age 65. This is similar to the endowment at age 60 except that the endowment period is the number of full policy years which, when added to your age at the effective date of the policy, equals 65.

NOTE: Life insurance protection under all endowment policies ceases at the end of the endowment period.

INSURANCE AGE AND PREMIUM RATES

Your age for insurance purposes is the age on your birthday nearest the effective date of your policy. If 6 months or more have passed since your last birthday, you are considered 1 year older.

Take these steps to find the rate that applies to you:

1. Determine your age for insurance purposes.
2. Use the insurance age and refer to tables 1 through 9 in this pamphlet for premium rates.

BENEFICIARY INFORMATION

1. You have the right to change the beneficiary(ies) at any time without the knowledge or consent of the prior beneficiary(ies). A state court order or divorce decree cannot restrict this right and is not binding on you.
2. You may name as beneficiary(ies) any person, firm, corporation or other legal entity, including your estate.
3. The figure 1 printed in the "option for each" block means that the beneficiary(ies) may choose to receive the insurance in one lump sum or in monthly payments. For information on monthly payments options call our toll-free number. (1-800-669-8477).
4. The preprinted phrase "or to survivor(s)" means that the share of a beneficiary(ies) who dies before you will be paid to the surviving beneficiaries. For example, if you name three principal beneficiaries and one dies before you, that share will be paid to the other principal beneficiaries, not to any contingent beneficiaries. For information about alternatives to the automatic survivor-ship clause, please call our toll-free number (1-800-669-8477)

IF YOU NEED ADDITIONAL INFORMATION, PLEASE CALL OUR TOLL-FREE NUMBER 1-800-669-8477.

Table 1.—5-YEAR LEVEL PREMIUM TERM PREMIUMS Per $1,000

Insuring Age	Mo.	Qr.	S.A.	Ann.
15	$0.19	$10.57	$1.13	$2.26
16	.19	.57	1.13	2.26
17	.20	.60	1.19	2.38
18	.20	.60	1.19	2.38
19	.21	.63	1.25	2.49
20	.21	.63	1.25	2.49
21	.22	.66	1.31	2.61
22	.23	.69	1.37	2.73
23	.24	.72	1.43	2.85
24	.25	.75	1.49	2.97
25	.26	.78	1.55	3.09
26	.27	.81	1.61	3.21
27	.28	.84	1.67	3.33
28	.29	.87	1.73	3.44
29	.31	.93	1.85	3.68
30	.32	.96	1.91	3.80
31	.34	1.02	2.03	4.04
32	.36	1.08	2.15	4.28
33	.38	1.14	2.27	4.51
34	.40	1.20	2.39	4.75
35	.43	1.29	2.57	5.11
36	.45	1.35	2.69	5.35
37	.48	1.44	2.87	5.70
38	.51	1.53	3.05	6.60
39	.54	1.62	3.23	6.41
40	.58	1.74	3.46	6.89
41	.62	1.86	3.70	7.36
42	.67	2.01	4.00	7.96
43	.71	2.13	4.24	8.43
44	.76	2.28	4.54	9.03
45	.82	2.46	4.90	9.74
46	.88	2.64	5.26	10.45
47	.95	2.84	5.67	11.28
48	1.02	3.05	6.09	12.12
49	1.10	3.29	6.57	13.07
50	1.19	3.56	7.11	14.14
51	1.28	3.83	7.64	15.20
52	1.38	4.13	8.24	16.39
53	1.49	4.46	8.90	17.70
54	1.61	4.82	9.62	19.12
55	1.75	5.24	10.45	20.79
56	1.89	5.66	11.29	22.45
57	2.04	6.11	12.18	24.23
58	2.21	6.62	13.20	26.25
59	2.40	7.19	14.33	28.51
60	2.60	7.79	15.53	30.88
61	2.82	8.44	16.84	33.50
62	3.05	9.13	18.22	36.23
63	3.31	9.91	19.77	39.32
64	3.59	10.75	21.44	42.64
65	3.90	11.68	23.29	46.33
66	4.23	12.67	25.26	50.25
67	4.59	13.74	27.41	54.52
68	4.98	14.91	29.74	59.15
69	5.41	16.20	32.31	64.26
70	5.87	17.58	35.06	69.73
71	6.38	19.10	38.10	75.78
72	6.92	20.72	41.33	82.20
73	7.51	22.49	44.85	89.21
74	8.16	24.43	48.73	96.93

Table 2.—MODIFIED LIFE PREMIUMS PER $1,000 INSURANCE REDUCING TO $500 AT AGE 65

Insuring Age	Mo.	Qr.	S.A.	Ann.
15	$0.75	$2.25	$4.48	$8.91
16	.77	2.31	4.60	9.15
17	.79	2.37	4.72	9.38
18	.81	2.43	4.84	9.62
19	.83	2.49	4.96	9.86
20	.86	2.58	5.14	10.22
21	.88	2.64	5.26	10.45
22	.91	2.72	5.43	10.81
23	.93	2.78	5.55	11.05
24	.96	2.87	5.73	11.40
25	.99	2.96	5.91	11.76
26	1.02	3.05	6.09	12.12
27	1.05	3.14	6.27	12.47
28	1.08	3.23	6.45	12.83
29	1.11	3.32	6.63	13.19
30	1.15	3.44	6.87	13.66
31	1.18	3.53	7.05	14.02
32	1.22	3.65	7.29	14.49
33	1.26	3.77	7.53	14.97
34	1.30	3.89	7.76	15.44
35	1.34	4.01	8.00	15.92
36	1.38	4.13	8.24	16.39
37	1.43	4.28	8.54	16.99
38	1.48	4.43	8.84	17.58
39	1.53	4.58	9.14	18.17
40	1.58	4.73	9.44	18.77
41	1.63	4.88	9.73	19.36
42	1.69	5.06	10.09	20.07
43	1.74	5.21	10.39	20.67
44	1.80	5.39	10.75	21.38
45	1.87	5.60	11.17	22.21
46	1.93	5.78	11.53	22.93
47	2.00	5.99	11.94	23.76
48	2.07	6.20	12.36	24.59
49	2.14	6.41	12.78	25.42
50	2.22	6.65	13.26	26.37
51	2.29	6.86	13.26	27.20
52	2.37	7.10	14.15	28.15
53	2.45	7.34	14.63	29.10
54	2.54	7.61	15.17	30.17
55	2.62	7.85	15.65	31.12
56	2.70	8.09	16.13	32.07
57	2.79	8.35	16.66	33.14
58	2.87	8.59	17.14	34.09
59	2.96	8.86	17.68	35.16
60	3.03	9.07	18.10	35.99

NOTE: This plan must be applied for before you reach insurable age 61.

Table 3.—MODIFIED LIFE PREMIUMS PER $1,000 INSURANCE REDUCING TO $500 AT AGE 70

Insuring Age	Mo.	Qr.	S.A.	Ann.
15	$0.81	$2.43	$4.94	$9.62
16	.83	2.49	4.96	9.86
17	.85	2.55	5.08	10.10
18	.87	2.61	5.20	10.33
19	.90	2.70	5.38	10.69
20	.92	2.75	5.49	10.93
21	.95	2.84	5.67	11.28
22	.98	2.93	5.85	11.64
23	1.01	3.02	6.03	12.00
24	1.04	3.11	6.21	12.35
25	1.07	3.20	6.39	12.71
26	1.10	3.29	6.57	13.07
27	1.13	3.38	6.75	13.42
28	1.17	3.50	6.99	13.90
29	1.20	3.59	7.17	14.25
30	1.24	3.71	7.41	14.73
31	1.28	3.83	7.64	15.20
32	1.32	3.95	7.88	15.68
33	1.37	4.10	8.18	16.27
34	1.41	4.22	8.42	16.75
35	1.46	4.37	8.72	17.34
36	1.51	4.52	9.02	17.94
37	1.56	4.67	9.32	18.53
38	1.61	4.82	9.62	19.12
39	1.67	5.00	9.97	19.84
40	1.73	5.18	10.33	20.55
41	1.79	5.36	10.69	21.26
42	1.85	5.54	11.05	21.98
43	1.92	5.75	11.47	22.81
44	1.99	5.96	11.88	23.64
45	2.06	6.17	12.30	24.47
46	2.14	6.41	12.78	25.42
47	2.22	6.65	13.26	26.37
48	2.30	6.89	13.74	27.32
49	2.39	7.16	14.27	28.39
50	2.48	7.43	14.81	29.46
51	2.57	7.70	15.35	30.53
52	2.67	8.00	15.95	31.72
53	2.77	8.29	16.54	32.90
54	2.87	8.59	17.14	34.09
55	2.98	8.92	17.80	35.40
56	3.09	9.25	18.45	36.70
57	3.21	9.61	19.17	38.13
58	3.33	9.97	19.89	39.56
59	3.44	10.30	20.54	40.86
60	3.57	10.69	21.32	42.41
61	3.69	11.05	22.04	43.83
62	3.81	11.41	22.75	45.26
63	3.92	11.74	23.41	46.56
64	4.03	12.07	24.07	47.87
65	4.14	12.40	24.73	49.18

NOTE: Because of the reduction which takes place on the 70th birthday, and the increased cost to keep the full amount of insurance thereafter, it is assumed that this plan would not be desired by an insured whose age is over 65.

Table 4.—ORDINARY LIFE PREMIUMS
Per $1,000

Insuring Age	Mo.	Qr.	S.A.	Ann.
15	$0.97	$2.90	$5.79	$11.52
16	.99	2.96	5.91	11.76
17	1.02	3.05	6.09	12.12
18	1.05	3.14	6.27	12.47
19	1.08	3.23	6.45	12.83
20	1.11	3.32	6.63	13.19
21	1.15	3.44	6.87	13.66
22	1.18	3.53	7.05	14.02
23	1.22	3.65	7.29	14.49
24	1.26	3.77	7.53	14.97
25	1.30	3.89	7.76	15.44
26	1.34	4.01	8.00	15.92
27	1.38	4.13	8.24	16.39
28	1.43	4.28	8.54	16.99
29	1.47	4.40	8.78	17.46
30	1.52	4.55	9.08	18.06
31	1.57	4.70	9.38	18.65
32	1.63	4.88	10.03	19.96
33	1.68	5.03	10.03	19.96
34	1.74	5.21	10.39	20.67
35	1.80	5.39	10.75	21.38
36	1.87	5.60	11.17	22.21
37	1.94	5.81	11.59	23.04
38	2.01	6.02	12.00	23.88
39	2.08	6.23	12.42	24.71
40	2.16	6.47	12.90	25.66
41	2.25	6.74	13.44	26.73
42	2.33	6.98	13.92	27.68
43	2.43	7.28	14.51	28.86
44	2.52	7.55	15.05	29.93
45	2.62	7.85	15.65	31.12
46	2.73	8.17	16.30	32.43
47	2.85	8.53	17.02	33.85
48	2.97	8.89	17.74	35.28
49	3.09	9.25	18.45	36.70
50	3.23	9.67	19.29	38.37
51	3.37	10.09	20.13	40.03
52	3.52	10.54	21.02	41.81
53	3.68	11.02	21.98	43.71
54	3.85	11.53	22.99	45.73
55	4.03	12.07	24.07	47.87
56	4.22	12.64	25.20	50.13
57	4.42	13.24	26.40	52.50
58	4.63	13.86	27.65	55.00
59	4.86	14.55	29.03	57.73
60	5.10	15.27	30.46	60.58
61	5.36	16.05	32.01	63.67
62	5.64	16.89	33.68	66.99
63	5.93	17.76	35.42	70.44
64	6.24	18.69	37.27	74.12
65	6.58	19.70	39.30	78.16
66	6.94	20.78	41.45	82.44
67	7.32	21.92	43.72	86.95
68	7.73	23.15	46.17	91.82
69	8.17	24.46	48.79	97.05
70	8.64	25.87	51.60	102.63
71	9.15	27.40	54.65	108.89
72	9.69	29.02	57.87	115.10
73	10.27	30.75	61.34	121.99
74	10.90	32.64	65.10	129.48

Table 5.—20-PAYMENT LIFE PREMIUMS
Per $1,000

Insuring Age	Mo.	Qr.	S.A.	Ann.
15	$1.80	$5.39	$10.75	$21.38
16	1.84	5.51	10.99	21.86
17	1.87	5.60	11.17	22.21
18	1.91	5.72	11.41	22.69
19	1.95	5.84	11.65	23.16
20	1.99	5.96	11.88	23.64
21	2.02	6.05	12.06	23.99
22	2.06	6.17	12.30	24.47
23	2.11	6.32	12.60	25.06
24	2.15	6.44	12.84	25.54
25	2.19	6.56	13.08	26.01
26	2.24	6.71	13.38	26.61
27	2.28	6.83	13.62	27.08
28	2.33	6.98	13.92	27.88
29	2.38	7.13	14.21	28.27
30	2.43	7.28	14.51	28.86
31	2.48	7.43	14.81	29.46
32	2.53	7.58	15.11	30.05
33	2.58	7.73	15.41	30.65
34	2.64	7.91	15.77	31.36
35	2.70	8.09	16.13	32.07
36	2.76	8.26	16.48	32.78
37	2.82	8.44	16.84	33.50
38	2.88	8.62	17.20	34.21
39	2.95	8.83	17.62	35.04
40	3.02	9.04	18.04	35.87
41	3.09	9.25	18.45	36.70
42	3.17	9.49	18.93	37.65
43	3.24	9.70	19.35	38.49
44	3.32	9.94	19.83	39.44
45	3.41	10.21	20.37	40.51
46	3.50	10.48	20.90	41.57
47	3.59	10.75	21.44	42.64
48	3.69	11.05	22.04	43.83
49	3.79	11.35	22.63	45.02
50	3.90	11.68	23.29	46.33
51	4.02	12.04	24.01	47.75
52	4.14	12.40	24.73	49.18
53	4.27	12.79	25.50	50.72
54	4.41	13.21	26.34	52.38
55	4.56	13.65	27.23	54.17
56	4.72	14.13	28.19	56.07
57	4.89	14.64	29.20	58.09
58	5.07	15.18	30.28	60.22
59	5.26	15.75	31.41	62.48
60	5.47	16.38	32.67	64.98
61	5.70	17.07	34.04	67.71
62	5.94	17.79	35.48	70.56
63	6.20	18.57	37.03	73.65
64	6.48	19.40	38.70	76.97
65	6.79	20.33	40.55	80.65
66	7.12	21.32	42.52	84.57
67	7.47	22.37	44.61	88.73
68	7.86	23.54	46.94	93.36
69	8.28	24.79	49.45	98.35
70	8.73	26.14	52.14	103.70
71	9.21	27.58	55.00	109.40
72	9.74	29.17	58.17	115.70
73	10.31	30.87	61.57	122.47
74	10.92	32.70	65.22	129.71

Table 6.—30-PAYMENT LIFE PREMIUMS
Per $1,000

Insuring Age	Mo.	Qr.	S.A.	Ann.
15	$1.35	$4.04	$8.06	$16.04
16	1.38	4.13	8.24	16.39
17	1.41	4.22	8.42	16.75
18	1.43	4.28	8.54	16.99
19	1.46	4.37	8.72	17.34
20	1.49	4.46	8.90	17.70
21	1.53	4.58	9.14	18.17
22	1.56	4.67	9.32	18.53
23	1.59	4.76	9.50	18.89
24	1.63	4.88	9.73	19.36
25	1.66	4.97	9.91	19.72
26	1.70	5.09	10.15	20.19
27	1.74	5.21	10.39	20.67
28	1.78	5.33	10.63	21.14
29	1.82	5.45	10.87	21.62
30	1.86	5.57	11.11	22.09
31	1.90	5.69	11.35	22.57
32	1.95	5.84	11.65	23.16
33	2.00	5.99	11.94	23.76
34	2.05	6.14	12.24	24.35
35	2.10	6.29	12.54	24.94
36	2.16	6.47	12.90	25.66
37	2.21	6.62	13.20	26.25
38	2.28	6.83	13.62	27.08
39	2.34	7.01	13.98	27.80
40	2.41	7.22	14.39	28.63
41	2.48	7.43	14.81	29.46
42	2.55	7.64	15.23	30.29
43	2.63	7.88	15.71	31.24
44	2.71	8.11	16.18	32.19
45	2.80	8.38	16.72	33.26
46	2.90	8.68	17.32	34.45
47	3.00	8.98	17.92	35.64
48	3.10	9.28	18.51	36.82
49	3.22	9.64	19.23	38.25
50	3.34	10.00	19.95	39.67
51	3.47	10.39	20.72	41.22
52	3.60	10.78	21.50	42.76
53	3.75	11.23	22.40	44.54
54	3.91	11.71	23.35	46.44
55	4.08	12.22	24.37	48.46
56	4.26	12.76	25.44	50.60
57	4.45	13.33	26.58	52.86
58	4.66	13.95	27.83	55.35
59	4.88	14.61	29.14	57.97
60	5.12	15.33	30.58	60.82
61	5.37	16.08	32.07	63.79
62	5.65	16.92	33.74	67.11
63	5.94	17.79	35.48	70.56
64	6.25	18.72	37.33	74.24
65	6.58	19.70	39.30	78.16
66	6.94	20.78	41.45	82.44
67	7.32	21.92	43.72	86.95
68	7.73	23.15	46.17	91.82
69	8.17	24.46	48.79	97.05

Table 7.—20-YEAR ENDOWMENT PREMIUMS

Per $1,000

Insuring Age	Mo.	Qr.	S.A.	Ann.
15	$3.43	$10.27	$20.48	$40.74
16	3.43	10.27	20.48	40.74
17	3.43	10.27	20.48	40.74
18	3.44	10.30	20.54	40.86
19	3.44	10.30	20.54	40.86
20	3.45	10.33	20.60	40.98
21	3.46	10.36	20.66	41.10
22	3.46	10.36	20.66	41.10
23	3.47	10.39	20.72	41.22
24	3.48	10.42	20.78	41.34
25	3.49	10.45	20.84	41.46
26	3.50	10.48	20.90	41.57
27	3.51	10.51	20.96	41.69
28	3.52	10.54	21.02	41.81
29	3.53	10.57	21.08	41.93
30	3.55	10.63	21.20	42.17
31	3.56	10.66	21.26	42.29
32	3.58	10.72	21.38	42.52
33	3.59	10.75	21.44	42.64
34	3.61	10.81	21.56	42.88
35	3.63	10.87	21.68	43.12
36	3.66	10.96	21.86	43.48
37	3.68	11.02	21.98	43.71
38	3.71	11.11	22.16	44.07
39	3.74	11.20	22.34	44.43
40	3.77	11.29	22.52	44.78
41	3.81	11.41	22.75	45.26
42	3.85	11.53	22.99	45.73
43	3.89	11.65	23.23	46.21
44	3.93	11.77	23.47	46.68
45	3.98	11.92	23.77	47.28
46	4.04	12.10	24.13	47.99
47	4.10	12.28	24.49	48.70
48	4.16	12.46	24.84	49.41
49	4.23	12.67	25.26	50.25
50	4.31	12.91	25.74	51.20
51	4.40	13.18	26.28	52.27
52	4.49	13.45	26.82	53.33
53	4.59	13.74	27.41	54.52
54	4.70	14.07	28.07	55.83
55	4.82	14.43	28.79	57.25
56	4.96	14.85	29.62	58.92
57	5.10	15.27	30.46	60.58
58	5.26	15.75	31.41	62.48
59	5.43	16.26	32.43	64.50
60	5.62	16.83	33.56	66.76
61	5.82	17.43	34.76	69.13
62	6.05	18.12	36.13	71.86
63	6.29	18.84	37.57	74.72
64	6.56	19.64	39.18	77.92
65	6.85	20.51	40.91	81.37
66	7.17	21.47	42.82	85.17
67	7.52	22.52	44.91	89.33
68	7.89	23.63	47.12	93.72
69	8.30	24.85	49.57	98.59
70	8.75	26.20	52.26	103.94
71	9.23	27.64	55.12	109.64
72	9.75	29.20	58.23	115.82
73	10.32	30.90	61.63	122.59
74	10.93	32.73	65.28	129.83

Table 8. – ENDOWMENT AT AGE 60 PREMIUMS

Per $1,000

Insuring Age	Mo.	Qr.	S.A.	Ann.
15	$1.30	$3.89	$7.76	$15.44
16	1.34	4.01	8.00	15.92
17	1.39	4.16	8.30	16.51
18	1.44	4.31	8.60	17.11
19	1.49	4.46	8.90	17.70
20	1.54	4.61	9.20	18.29
21	1.60	4.79	9.56	19.01
22	1.66	4.97	9.91	19.72
23	1.72	5.15	10.27	20.43
24	1.79	5.36	10.69	21.26
25	1.86	5.57	11.11	22.09
26	1.93	5.78	11.53	22.93
27	2.01	6.02	12.00	23.88
28	2.10	6.29	12.54	24.94
29	2.19	6.56	13.08	26.01
30	2.28	6.83	13.62	27.08
31	2.39	7.16	14.27	28.39
32	2.50	7.49	14.93	29.70
33	2.62	7.85	15.65	31.12
34	2.74	8.20	16.36	32.55
35	2.88	8.62	17.20	34.21
36	3.03	9.07	18.10	35.99
37	3.19	9.55	19.05	37.89
38	3.37	10.09	20.13	40.03
39	3.56	10.66	21.26	42.29
40	3.77	11.29	22.52	44.78
41	4.01	12.01	23.95	47.63
42	4.26	12.76	25.44	50.60
43	4.55	13.62	27.17	54.05
44	4.87	14.58	29.09	57.85
45	5.24	15.69	31.29	62.24
46	5.66	16.95	33.80	67.23
47	6.13	18.36	36.61	72.82
48	6.69	20.03	39.95	79.47
49	7.34	21.98	43.84	87.19
50	8.12	24.31	48.49	96.45
51	9.07	27.16	54.17	107.74
52	10.25	30.69	61.22	121.75
53	11.77	35.24	70.29	139.81
54	13.78	41.26	82.30	163.69
55	16.58	49.65	99.02	196.95
56	20.78	62.22	124.10	246.84
57	27.74	83.07	165.67	329.51
58	41.64	124.69	248.69	494.62
59	83.27	249.35	497.31	989.12

Table 9.—ENDOWMENT AT AGE 65 PREMIUMS
Per $1,000

Insuring Age	Mo.	Qr.	S.A.	Ann.
15	$1.17	$3.50	$6.99	$13.90
16	1.21	3.62	7.23	14.37
17	1.24	3.71	7.41	14.73
18	1.28	3.83	7.64	15.20
19	1.33	3.98	7.94	15.80
20	1.37	4.10	8.18	16.27
21	1.42	4.25	8.48	16.87
22	1.47	4.40	8.78	17.46
23	1.52	4.55	9.08	18.06
24	1.57	4.70	9.38	18.65
25	1.63	4.88	9.73	19.36
26	1.69	5.06	10.09	20.07
27	1.75	5.24	10.45	20.79
28	1.82	5.45	10.87	21.62
29	1.89	5.66	11.29	22.45
30	1.97	5.90	11.77	23.40
31	2.05	6.14	12.24	24.35
32	2.13	6.38	12.72	25.30
33	2.22	6.65	13.26	26.37
34	2.32	6.95	13.86	27.56
35	2.42	7.25	14.45	28.75
36	2.53	7.58	15.11	30.05
37	2.64	7.91	15.77	31.36
38	2.77	8.29	16.54	32.90
39	2.90	8.68	17.32	34.45
40	3.05	9.13	18.22	36.23
41	3.21	9.61	19.17	38.13
42	3.38	10.12	20.19	40.15
43	3.56	10.66	21.26	42.29
44	3.76	11.26	22.46	44.66
45	3.98	11.92	23.77	47.28
46	4.23	12.67	25.26	50.25
47	4.50	13.48	26.88	53.45
48	4.80	14.37	28.67	57.02
49	5.13	15.36	30.64	60.94
50	5.51	16.50	32.91	65.45
51	5.94	17.79	35.48	70.56
52	6.43	19.25	38.40	76.38
53	7.00	20.96	41.81	83.15
54	7.66	22.94	45.75	90.99
55	8.46	25.33	50.53	100.49
56	9.43	28.24	56.32	112.01
57	10.62	31.80	63.43	126.15
58	12.15	36.38	72.56	144.32
59	14.18	42.46	84.69	168.44
60	17.00	50.91	101.53	201.93
61	21.21	63.51	126.67	251.94
62	28.19	84.41	168.36	334.85
63	42.11	126.10	251.49	500.20
64	83.73	250.73	500.06	994.59

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